Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main Document Page 1 of 10

B1 (Official)	Form 1)(1/0	08)				oannon		.go <u> </u>					
United States Bankruptcy C Northern District of Illinois						ourt			Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle): Harkin, Mark							Name of Joint Debtor (Spouse) (Last, First, Middle): Harkin, Karen						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
1660 Es Napervi	one, state all) 4780 ess of Debto state Cir.	r (No. and	Street, City,	and State)	:	Complete E ZIP Code 60565	Street 16 Na	Address of 60 Estate perville,	state all) 7 f Joint Debtor Cir. IL	(No. and St	reet, City, a	ZIP Coo 60565	
Dupage		of the Prin	cipal Place o	of Busines:	s:			y of Reside	ence or of the	Principal Pi	ace of Busi	ness:	
Mailing Add	dress of Deb	otor (if diffe	erent from str	reet addres	ss):	ZID C. I		Mailing Address of Joint Debtor (if different from street address):					
						ZIP Code						ZIP Coo	de
Location of (if different			siness Debtor ove):	r									
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Nature of Business (Check one box) Health Care Business Single Asset Real Estate as definin 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organizatiunder Title 26 of the United State Code (the Internal Revenue Code			s defined r e) anization d States	Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for						
		Filing F	ee (Check or	ne box)				one box:		Chapter 11			
attach signis unable Filing Fe	ee to be paid gned applica e to pay fee ee waiver re	l in installn ation for the except in ir quested (ap	ments (applic: e court's constallments. I oplicable to c e court's cons	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	Check	Debtor is a if: Debtor's a to insider all applica A plan is Acceptant	not a small b aggregate not s or affiliates) able boxes: being filed w ces of the pla	ncontingent l ncontingent l n are less than with this petition were solici	or as define liquidated dan \$2,190,00 lion.	11 U.S.C. § 101(51D). d in 11 U.S.C. § 101(51) ebts (excluding debts ow 10.	
Debtor e	estimates tha estimates tha	t funds wil t, after any	ation I be available exempt proper for distribut	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY	
Estimated N 1- 49	50- 99	reditors 100- 199	1 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
\$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$5						\$500,000,001 to \$1 billion							

Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main

Document Page 2 of 10

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Harkin, Mark Harkin, Karen (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Robert V. Schaller April 30, 2009 Signature of Attorney for Debtor(s) (Date) Robert V. Schaller SCR3-6190406 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Harkin, Mark Harkin, Karen

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Mark Harkin

Signature of Debtor Mark Harkin

X /s/ Karen Harkin

Signature of Joint Debtor Karen Harkin

Telephone Number (If not represented by attorney)

April 30, 2009

Date

Signature of Attorney*

X /s/ Robert V. Schaller

Signature of Attorney for Debtor(s)

Robert V. Schaller SCR3-6190406

Printed Name of Attorney for Debtor(s)

Robert Schaller Law Office

Firm Name

907 N. Elm, Suite 100 Hinsdale, IL 60521

Address

630-655-1233

Telephone Number

April 30, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

__

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main Document Page 4 of 10

In re		Case No.	
	Debtor(s)		

FORM 1. VOLUNTARY PETITION

Attachment A

Debtor understands that it is Debtor's responsibility to complete an instructional course concerning personal financial management ASAP. After completion of the instructional course, Debtor must tender a certificate of completion to debtor's counsel and the Clerk of the US Bankruptcy Court. Debtor understands further that no discharge will be granted without the filing of said certificate. Time is of the essence.

Notice provided by Clerk:

NOTICE TO INDIVIDUAL DEBTOR(S) IN CHAPTER 7 CASES OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF COURSE IN PERSONAL FINANCIAL MANAGEMENT

Unless otherwise ordered by the Court, you must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 USC Sec. 727). Pursuant to Interim Bankruptcy Rule 1007(b)(7), you must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 USC Sec 111. Please attach the certificate you received from the Debtor's Education Provider to Official Form 23.

You must file Official Form 23 with attached certificate within 45 days after the first date set for the meeting of creditors under Section 341. If you do not file Official Form 23 with the attached certificate, your case will be closed without a discharge. You will still be liable for the debts you owed before filing.

Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main Document Page 5 of 10

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Mark Harkin Karen Harkin		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main Document Page 6 of 10

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Mark Harkin Mark Harkin
Date: April 30, 2009

Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main Document Page 7 of 10

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Mark Harkin Karen Harkin		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main Document Page 8 of 10

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Karen Harkin Karen Harkin
Date: April 30, 2009

Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main Document Page 9 of 10

Cit Bank/Dfs Crdt First Mark Harkin 1660 Estate Cir. One Dell Way Pob 81083 Round Rock, TX 78682 Naperville, IL 60565 Cleveland, OH 44181 Karen Harkin Citi Discover Fin Pob 6241 1660 Estate Cir. Pob 15316 Naperville, IL 60565 Sioux Falls, SD 57117 Wilmington, DE 19850 Robert V. Schaller Citi DuPage Pediatrics Ltd. Robert Schaller Law Office Po Box 6241 1306 Plainfield Rd. 907 N. Elm, Suite 100 Sioux Falls, SD 57117 Darien, IL 60561 Hinsdale, IL 60521 Assoc/Citi Citi-Bp Oil ebay Mastercard Credit Bureau Disp Po Box 6497 PO BOX 960080 Sioux Falls, SD 57117 Sioux Falls, SD 57117 Orlando, FL 32896 Bell, Thomas J. DDS Family Medical Center of LaGrang Citifinancia 5201 S. Willow Springs Rd. 807 W. Hillgrove Po Box 22065 La Grange, IL 60525 La Grange, IL 60525 Tempe, AZ 85285 Bk Of Amer Firestone/CFNA Citifinancia 4060 Ogletown/Stan Po Box 499 PO BOX 81315 Newark, DE 19713 Hanover, MD 21076 Cleveland, OH 44181 City of Naperville Frd Motor Cr Capital 1 Finance Department Attn- Credit Burea Pob 542000 Plano, TX 75093 400 S. Eagle St. Omaha, NE 68154 Naperville, IL 60540 City of Naperville Fst Usa Bk B Chase PO BOX 88850 Bank One Card Serv Po Box 8650 Carol Stream, IL 60188 Westerville, OH 43081 Wilmington, DE 19899

Chase-Pier1 800 Brooksedge Blv Westerville, OH 43081 ComED Bankruptcy Department 555 Waters Edge Lombard, IL 60148 Gemb/Jcp Po Box 981402 El Paso, TX 79998

Case 09-15809 Doc 1 Filed 04/30/09 Entered 04/30/09 16:57:53 Desc Main Document Page 10 of 10

Gemb/Jwrl Ex Po Box 981439 El Paso, TX 79998 Nicor Gas 1844 Ferry Road Naperville, IL 60563 Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117

Gemb/Paypldc Po Box 981400 El Paso, TX 79998 Nordstromfsb Po Box 13589 Scottsdale, AZ 85267

Wffinancial 2760 Hawkins Pkwy Hoover, AL 35244

Gerald Oldsmobile Subaru Inc. 1210 E. Ogden Ave. Naperville, IL 60563 Pier 1/Nb 800 Brooksedge Blv Westerville, OH 43081 Wfnnb/Avenue Po Box 29185 Shawnee Missio, KS 66201

Hsbc/Bstby Pob 15521 Wilmington, DE 19805 Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57117 Wfnnb/Roompl Po Box 182273 - Wf Columbus, OH 43218

Hsbc/Rs Pob 15521 Wilmington, DE 19805 Suburban Gastroenterology 29273 Treasury Center Chicago, IL 60694 Wfnnb/The Avenue Po Box 2974 Shawnee Mission, KS 66201

Kohls/Chase N56 W17000 Ridge Menomonee Fall, WI 53051 Target N.B. Po Box 673 Minneapolis, MN 55440

Law Offices of David Cohen, LTD 10729 W. 159th Street Orland Park, IL 60467 Taylor Bean 101 Ne 2nd Street Ocala, FL 34470

Naperville Radiologist 6910 S. Madison St. Willowbrook, IL 60527 TCF National Bank c/o David T. Cohen & Assoc. LTD. 10729 W. 159th St Orland Park, IL 60467

Nbgl Carsons 140 Industrial Dri Elmhurst, IL 60126 Tcf Ntl Bnk 405 N Roberts Saint Paul, MN 55101